

**Notice of Allowability**

Application No.

09/679,916

Examiner

Aravind K. Moorthy

Applicant(s)

ELLINGSON, ROBERT E.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/25/06.
2. ☒ The allowed claim(s) is/are 1-14 and 27-34.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

CHRISTOPHER REVAI  
PRIMARY EXAMINER

### **DETAILED ACTION**

1. This is in response to the amendment filed on 25 October 2006.
2. Claims 1-14 and 27-34 are pending in the application.
3. Claims 1-14 and 27-34 have been allowed.
4. Claims 15-26 have been cancelled.

### ***Response to Arguments***

5. Applicant's arguments, see pages 9-14, filed 25 October 2006, with respect to claims 1-14 and 27-34 have been fully considered and are persuasive. The rejection of the claims has been withdrawn.

### ***Allowable Subject Matter***

6. Claims 14 and 27-34 are allowed.

The following is an examiner's statement of reasons for allowance:

The current application is directed towards identity verification. The identity verification method includes the steps of obtaining a list of at least two identity verifiers and linking the identity verifiers to at least one numerical identifier wherein the numerical identifier is associated with a registered user. The method also includes the steps of receiving a numerical identifier and an identity verifier from a requesting party and determining whether the received identity verifier is linked to the received numerical identifier.

Independent claim 1 recites, in part, receiving a numerical identifier at a verification system from a requesting party. The requesting party obtained the numerical identifier from a transaction initiator. The method also recites receiving an identity verifier at the verification system from the requesting party. The requesting party also obtained the identity verifier from

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the transaction initiator. The closest prior art to the current application was Flitcroft et al U.S. Patent No. 6,636,833 B1 (hereinafter Flitcroft). In contrast, Flitcroft fails to disclose or suggest receiving at a verification system both a numerical identifier and an identity verifier from a requesting party. Rather, only one number is received at the verification system from a requesting party. In Flitcroft, multiple limited-use card numbers are linked with a master account number. In contrast to claim 1, the master account number is not received at the verification system from the requesting party. In fact, Flitcroft expressly teaches away from receiving the master account number at the verification system from the requesting party. Flitcroft protects the master account number by preventing the requesting party from receiving the master account number from a transaction initiator. Independent claim 14 recites, in part, a method of including receiving instructions from a registered user designating categories of transactions that require an identity verifier and designating categories of transactions that do not require an identity verifier. In contrast, Flitcroft fails to disclose or suggest designating categories of transactions that do not require an identity verifier. Rather, Flitcroft identifies two categories of transactions: remote transactions and card-present transactions. Both transaction categories of Flitcroft require an identity verifier (i.e., the registered user uses the limited-use credit card number associated with the registered user's master account number regardless of the category of transaction). Independent claim 27 recites, in part, a method including transmitting to a requesting party any corresponding security message associated with an identity verifier received from the requesting party to allow the requesting party to view the corresponding security message provided by the registered user. Transmitting the security message to the requesting party is advantageous because the requesting party is able to independently determine

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whether the transaction details are in accordance with the security message. In contrast, Flitcroft fails to disclose or suggest transmitting to a requesting party any corresponding security message associated with a received identity verifier to allow the requesting party to view the corresponding security message. Rather, all security limitations are handled by the verification system. Independent claim 29 recites, in part, a method including transmitting to each registered user at least two identity verifiers associated with the registered user. Each of the identity verifiers enables the registered user to verify to a requesting party a numerical identifier from a list of numerical identifiers. Each of the identity verifiers is capable of verifying the selected numerical identifier. The ability of each identity verifier to verify the selected numerical identifier is advantageous because the registered user has the freedom to mix and match different numerical identifiers and identify verifiers on the list. In contrast, Flitcroft fails to disclose or suggest transmitting to each registered user at least two identity verifiers, each of which is capable of verifying a selected numerical identifier from a list of numerical identifiers. Rather, Flitcroft discloses transmitting to a registered user one or more limited-use credit card numbers associated with a single master account of the registered user. The limited-use credit card numbers do not enable the registered user to verify the master account number to a requesting party. The requesting party in Flitcroft never obtains the master account number. Rather, the limited-use credit card numbers only identify the master account number to the verification system. Independent claim 33 recites, in part, a system including a database configured to associate each of multiple registered users with a corresponding list of the at least one numerical identifier. The database also is configured to associate each of the at least two identity verifiers with the corresponding registered user. Each of the identity verifiers enables the registered user

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to verify to requesting parties any numerical identifier selected from the list by the registered user. Each of the identity verifiers is capable of verifying the selected numerical identifier in any one transaction. Flitcroft fails to disclose these elements of claim 33 for at least the same reasons with respect to claim 29. Independent claim 34 recites, in part, a verification system including a communications device configured to receive both a numerical identifier and an identity verifier from a requesting party, the requesting party having obtained the numerical identifier and the identity verifier from a transaction initiator. Flitcroft fails to disclose these elements of claim 34 for at least the same reasons with respect to claim 1.

Any claims not directly addressed are allowed on the virtue of its dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."


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***Conclusion***

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Aravind K. Moorthy whose telephone number is 571-272-3793. The examiner can normally be reached on Monday-Friday, 8:00-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ayaz R. Sheikh can be reached on 571-272-3795. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Aravind K Moorthy   
January 20, 2007

CHRISTOPHER REVAH  
PRIMARY EXAMINER

